

# TOM YOUNG

## Proposal and Comment Information

**Title:** Check Services - Request for Information and Comment on the Future of the Federal Reserve Banks' Check Services, OP-1874

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## Submitter Information

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Ref Public Comments on ending Paper Checks Docket OP-1874

1. Thank you for requesting comments on this subject. I think that you will receive an earful on this issue.
2. At the age of 80 my initial reaction was shock that I might have to use only electronic banking. I have enough trouble with maintaining and correcting computer files. Moving my checking to the computer and to my accounting processes causes me a lot of concern about accuracy and dealing with errors, omissions and fraud. I have enough trouble with dealing with AI robots when it comes to dealing with customer service much less deal with issues of financial account accuracy and correction.
3. It is notable that only 7% of today's checks are on paper. It is probable to me that at this rate of accepting electronic checking that the demand for paper will likely all but disappear in the next few years. Problem solved without causing significant fuss.
4. Should there be a short period of time prior to adoption of mandatory electronic checking I see massive problems plaguing the system. For one thing it is going to force a lot of people to get first time access to a computer or mobile phone should they wish to use electronic banking. This demographic will not be the quick learners or perhaps even have the resources to change. This requirement will likely debank a significant number of citizens. I bet that will cause a lot of blow back!
5. My request is for a slow and very measured adoption of mandatory electronic banking. I would also advocate for insuring that the board requires adequate bank customer service levels to ensure that the refugees of paper checking can resolve their accuracy issues in a timely manner.

Tom Youn